



Doonan, Graves & Longoria LLC

ATTORNEYS AT LAW | EXCELLENCE DAILY

100 CUMMINGS CENTER, SUITE 303C
BEVERLY, MASSACHUSETTS 01915

978.921.2670 | WWW.DGANDL.COM
HRS: MON-FRI 9 AM-4 PM

August 9, 2023

VIA CERTIFICATE OF MAILING
AND REGULAR MAIL

Arthur B. Farris, IV
180 Page Road
Jackson, ME 04921

Certified Article Number

9414 7266 9904 2212 7562 68

SENDER'S RECORD

Arthur B. Farris, IV
138 Oakwood Lane
Burnham, ME 04922

Certified Article Number

9414 7266 9904 2212 7562 75

SENDER'S RECORD

Arthur B. Farris, IV
160 Belmont Avenue
Belfast, ME 04915

Certified Article Number

9414 7266 9904 2212 7562 51

SENDER'S RECORD

NOTICE OF MORTGAGOR'S RIGHT TO CURE

**THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED
WILL BE USED FOR THAT PURPOSE.**

Re: Property Address: 138 Oakwood Lane, Burnham, ME 04922
Loan Number:

Dear Mortgagor:

This letter is being sent by Doonan, Graves & Longoria, LLC, as Attorney in Fact and agent for the Servicer and Mortgagee. Doonan, Graves & Longoria, LLC is authorized to send this notice by and on behalf of the Servicer, Planet Home Lending, LLC, the Mortgagee, Wilmington Trust, National Association, Not in Its Individual Capacity, but Solely as Trustee for MFRA Trust 2015-1 and the Owner/Investor, Wilmington Trust, National Association, Not in Its Individual Capacity, but Solely as Trustee for MFRA Trust 2015-1 pursuant to the terms of the subject Note, Mortgage and Title 14, Sec. 6111.

Your loan is in default for failure to make payments of principal and interest when due. This delinquency represents a breach of your Note and Mortgage in favor of Mortgage Electronic Registration Systems, Inc., as nominee for Advanced Financial Services, Inc. its successors and assigns (if MERs) dated July 31, 2004 and recorded in the Waldo County Registry of Deeds in Book

EXHIBIT

Q

2642, Page 51. This firm is relying on information provided by the Servicer. **If you are in Bankruptcy or received a Bankruptcy discharge of this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.**

An itemization of all past due amounts, including, but not limited to, reasonable interest and late charges, attorney's fees and other reasonable fees and costs, causing the loan to be in default is as follows:

Payments	\$40, 880.21
Late Charges	\$70.00
TOTAL TO CURE DEFAULT:	\$40, 950.21

A portion of the amount due is reasonable interest in the amount of \$24, 079.13.

The total amount due does not include any amounts that become due after the date of the notice.

You have the right to cure the default within **35 days of receipt** of this notice by sending payment in the amount of \$40, 950.21 in the form of **certified and/or cashier's check(s) and/or money order(s)** in full to: **Planet Home Lending, LLC, Payment Processing, 321 Research Parkway, Suite 303, Meriden, CT 06450. Please include the loan number, borrower's name and property address on your check.** If the default is not cured within this time-frame, the mortgagee may exercise its right to accelerate payment of this loan. Failure to cure this default may result in the sale of the property secured by this mortgage at a foreclosure sale. If the full amount listed above is paid within 35 days of receipt of this letter any other fees and costs due as of this date will be waived. To reach a person with authority to modify a mortgage loan, please contact Planet Home Lending, LLC at 855-884-2250 to discuss your loan.

Pursuant to Title 14, Section 6111 of M.R.S.A., you have the right to cure the default by full payment of all amounts that are due without acceleration, including reasonable interest and late charges specified in the mortgage or note as well as reasonable attorney's fees. If you meet the conditions above, you will have the right to have the mortgagee's enforcement of this Security Instrument discontinued and to have the Note and the Security Agreement remain fully effective as if immediate payment in full had never been required. You have the right in any lawsuit for foreclosure and sale to argue that you did keep your promises and agreements under the Note and under the Security Instrument, and to present any other defenses that you may have.

You may have options available other than foreclosure. You may discuss available options with the mortgagee, which is Wilmington Trust, National Association, Not in Its Individual Capacity, but Solely as Trustee for MFRA Trust 2015-1, the mortgage servicer, which is Planet Home Lending, LLC or a counselor approved by the United States Department of Housing and Urban Development. You are encouraged to explore available options prior to the end of the right-to-cure period.

As defined under Maine Law, Wilmington Trust, National Association, Not in Its Individual Capacity, but Solely as Trustee for MFRA Trust 2015-1 is the Owner/Investor in the note and mortgage, which is the subject of this letter.

Where mediation is available under 14 M.R.S.A. section 6321-A, you may request mediation to explore options for avoiding foreclosure judgment.

A list of all counseling agencies approved by the United States Department of Housing and Urban Development operating to assist mortgagors in the State to avoid foreclosure is attached. The attached list is integrated as if set forth in full. You may also review this list by visiting the following website:

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=me>

To reach people having authority to modify your mortgage loan, please contact Planet Home Lending, LLC at the address below in order to resolve all matters relating to this mortgage and any foreclosure proceedings thereunder and to discuss options other than foreclosure.

Planet Home Lending, LLC
Loss Mitigation Department/Loan Resolution
321 Research Parkway
Suite 303
Meriden, CT 06450
855-884-2250

NOTICE OF IMPORTANT RIGHTS

Pursuant to the Federal Fair Debt Collection Practices Act (15 USCS Sec. 1692), a consumer debtor is required to be sent the following notice: (1) unless the consumer, within thirty days after receipt of this notice, disputes the validity of the debt or any portion thereof, the debt will be assumed to be valid by the debt collector; (2) if the consumer notifies the debt collector in writing with the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against the consumer and copy of such verification or judgment will be mailed to the consumer by the debt collector; and (3) upon the consumer's written request within the thirty-day period, the debt collector will provide the consumer with the name and address of the original creditor, if different from the current creditor. The law firm of Doonan, Graves & Longoria, LLC is acting as the debt collector, pursuant to the Federal Fair Debt Collection Practices Act. Any information will be used for that purpose. The Federal Trade Commission has ruled that the Federal Fair Debt Collection does not preclude the institution of legal action prior to the expiration of the thirty day period. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

Very truly yours,
Planet Home Lending, LLC
Wilmington Trust, National Association, Not
in Its Individual Capacity, but Solely as
Trustee for MFRA Trust 2015-1

by its attorney



Reneau J. Longoria, Esq.

SM

cc: Client

Bureau of Consumer Credit Protection

Attachment: HUD Approved Housing Counseling Agencies

56023

HUD Housing Counseling Agencies located in MAINE

HUD Agency Name	Phone Toll-Free Fax Number Email Website Agency ID	Address	Languages
PENQUIS COMMUNITY ACTION PROGRAM	P: 207-973-3500 T: F: E: N/A W: www.penquis.org A: 81649	262 Harlow St Bangor, Maine 04401-4952	- English
COASTAL ENTERPRISES, INCORPORATED	P: 207-504-5900 T: 877-340-2649 F: E: jason.thomas@ceimaine.org W: www.ceimaine.org A: 80985	30 Federal Street Suite 100 BRUNSWICK, Maine 04011-1510	- English - Spanish
AVESTA HOUSING DEVELOPMENT CORPORATION	P: 207-553-7780-3347 T: 800-339-6516 F: 207-553-7778 E: ndigeronimo@avestahousing.org W: www.avestahousing.org A: 81144	307 Cumberland Avenue PORTLAND, Maine 04101-4920	- English
YORK COUNTY COMMUNITY ACTION AGENCY	P: 207-324-5762 T: F: 207-490-5026 E: meaghan.arzberger@yccac.org W: www.yccac.org A: 81150	6 Spruce Street SANFORD, Maine 04073-2917	- English
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	P: 207-333-6419 T: 800-866-5588 F: 207-795-4069 E: homequest@community-concepts.org W: https://www.ccimaine.org/ A: 81580	17 Market Sq South Paris, Maine 04281-1533	- English
KENNEBEC VALLEY COMMUNITY ACTION PROGRAM	P: 207-859-1500 T: 800-542-8227 F: E: housing@kvcap.org W: www.kvcap.org A: 81685	101 Water St Waterville, Maine 04901-6339	

National Foreclosure Mitigation Counseling (NFMC) grantees through NeighborWorks America located in MAINE

Agency Name	Phone Website	Address	Languages
MMI - Auburn	Phone: 800-873-2227 Web:	250 Center St., Ste. 205 Auburn, Maine 4210	- English
MMI - Bangor	Phone: 800-308-2227 Web: www.moneymanagement.org	175 Exchange St., Ste. 200 Bangor, Maine 4401	- English
Penquis, Inc	Phone: 207-973-3500 Web: www.penquis.org	262 Harlow Street Bangor, Maine 04402	- English
Community Concepts, Inc.	Phone: 207-743-7716 Web: www.community-concepts.org	240 Bates Street Lewiston, Maine 04240	- English

Avesta Housing Development Corporation	Phone: 207-553-7777 Web: www.avestahousing.org	307 Cumberland Avenue Portland, Maine 04101	- English
MMI - South Portland	Phone: 800-873-2227 Web:	111 Wescott Road South Portland, Maine 4106	- English
MMI - South Portland	Phone: 800-308-2227 Web: www.moneymanagement.org	111 Wescott Road South Portland, Maine 4106	- English
Kennebec Valley Community Action Program	Phone: 800-542-8227 Web: www.kvcap.org	97 Water Street Waterville, Maine 04901	- English

<https://apps.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?webListAction=search&searchstate=ME&filterSvc=dfc>



Certificate Of Mailing

To pay fee, affix stamps or meter postage here

This Certificate of Mailing provides evidence that mail has been presented to USPS for mailing. This form may be used for domestic and international mail.

From:

Doonan, Graves & Longoria, LLC

100 Cummings Center, Suite 303C

Beverly, MA 01915

To:

Arthur B. Farris, IV

160 Belmont Avenue

Belfast, ME 04915

PS Form 3817, April 2007 PSN 7530-02-000-9065



Postmark Here





Certificate Of Mailing

To pay fee, affix stamps or meter postage here

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From:

Doonan, Graves & Longoria, LLC

100 Cummings Center, Suite 303C

Beverly, MA 01915

To:

Arthur B. Farris, IV

180 Page Road

Jackson, ME 04921

PS Form 3817, April 2007 PSN 7530-02-000-9065



Postmark Here





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From:

Doonan, Graves & Longoria, LLC

100 Cummings Center, Suite 303C

Beverly, MA 01915

To:

Arthur B. Farris, IV

138 Oakwood Lane

Burnham, ME 04922

PS Form 3817, April 2007 PSN 7530-02-000-9065



Postmark Here



SM



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100 CUMMINGS CENTER, SUITE 303C
BEVERLY, MASSACHUSETTS 01915

Arthur B. Farris, IV
180 Page Road
Jackson, ME 04921

FIRST-CLASS



US POSTAGE
 **SM PITNEY BOWES**
ZIP 01915 \$ 000.870
02 7H
0001338074 AUG 09 2023



Doonan, Graves & Longoria LLC

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100 CUMMINGS CENTER, SUITE 303C
BEVERLY, MASSACHUSETTS 01915

Arthur B. Farris, IV
160 Belmont Avenue
Belfast, ME 04915

FIRST-CLASS



ZIP 01915
02 7H
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AUG 09 2023

\$ 000.87

INSPIRED BY PITNEY BOWES



Doonan, Graves & Lo
ATTORNEYS AT LAW | EXCELLENCE
100 CUMMINGS CENTER, SU
BEVERLY, MASSACHUSETTS

CERTIFIED MAIL



9414 7266 9904 2212 7562 51

Arthur B. Farris, IV
160 Belmont Avenue
Belfast, ME 04915

FIRST-CLASS



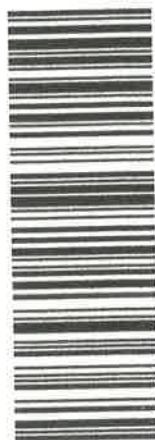
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02 7H
0001338074 AUG 09 2023

\$ 008.770

SM



Doonan, Graves &
ATTORNEYS AT LAW | EXC
100 CUMMINGS CENTER
BEVERLY, MASSACHUSETTS 01915



9414 7266 9904 2212 7562 75

CERTIFIED MAIL

Arthur B. Farris, IV
138 Oakwood Lane
Burnham, ME 04922

FIRST-CLASS



US POSTAGE PITNEY BOWES
ZIP 01915
02 7H
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\$ 008.77⁰



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100 CUMMINGS CENTER
BEVERLY, MASSACHUSETTS



9414 7266 9904 2212 7562 68

CERTIFIED MAIL

FIRST-CLASS



ZIP 01915
02 7H
0001338074

\$ 008.77⁰
AUG 09 2023



Arthur B. Farris, IV
180 Page Road
Jackson, ME 04921



Doonan, Graves & Longoria LLC
ATTORNEYS AT LAW | EXCELLENCE DAILY
100 CUMMINGS CENTER, SUITE 303C
BEVERLY, MASSACHUSETTS 01915

Arthur B. Farris, IV
138 Oakwood Lane
Burnham, ME 04922

FIRST-CLASS



US POSTAGE  **PITNEY BOWES**
ZIP 01915
02 7H
0001338074 AUG 09 2023
\$ 000.870

From: [Nobody](#)
To: [Sam Manco](#)
Subject: Pre-Foreclosure Reporting Form Submission
Date: Wednesday, August 9, 2023 2:13:40 PM

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice: Doonan, Graves & Longoria, LLC
Owner of the mortgage: Wilmington Trust, National Association, Not in Its Individual Capacity, but Solely as Trustee for MFRA Trust 2015-1
What term best describes the owner of the mortgage?: Private mortgage lender
Filer's Email Address: sm@dgandl.com
Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Planet Home Lending, LLC
Loss Mitigation Department/Loan Resolution
321 Research Parkway
Suite 303
Meriden, CT 06450
855-884-2250

Consumer Information

Consumer First name: Arthur
Consumer Middle Initial/Middle Name: B.
Consumer Last name: Farris
Consumer Suffix: IV
Property Address line 1: 138 Oakwood Lane
Property Address line 2:
Property Address line 3:
Property Address City/Town: Burnham
Property Address State:
Property Address zip code: 04922
Property Address County: Waldo

Notification Details

Date notice was mailed: 8/9/2023
Amount needed to cure the default: 40,950.21
Consumer Address line 1: 180 Page Road
Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town: Jackson
Consumer Address State: ME
Consumer Address zip code: 04921
CAUTION: This email originated from outside the organization. Do not click links or open attachments until you confirm that the sender is trusted, sent the message intentionally, and the content is safe. Recognizing the sender

does not guarantee safety. If it seems odd, please contact support or the sender directly.

From: [Nobody](#)
To: [Sam Manco](#)
Subject: Pre-Foreclosure Reporting Form Submission
Date: Wednesday, August 9, 2023 2:18:37 PM

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice: Doonan, Graves & Longoria, LLC
Owner of the mortgage: Wilmington Trust, National Association, Not in Its Individual Capacity, but Solely as Trustee for MFRA Trust 2015-1
What term best describes the owner of the mortgage?: Private mortgage lender
Filer's Email Address: sm@dgandl.com
Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Planet Home Lending, LLC
Loss Mitigation Department/Loan Resolution
321 Research Parkway
Suite 303
Meriden, CT 06450
855-884-2250

Consumer Information

Consumer First name: Arthur
Consumer Middle Initial/Middle Name: B.
Consumer Last name: Farris
Consumer Suffix: IV
Property Address line 1: 138 Oakwood Lane
Property Address line 2:
Property Address line 3:
Property Address City/Town: Burnham
Property Address State:
Property Address zip code: 04922
Property Address County: Waldo

Notification Details

Date notice was mailed: 8/9/2023
Amount needed to cure the default: 40,950.21
Consumer Address line 1: 138 Oakwood Lane
Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town: Burnham
Consumer Address State: ME
Consumer Address zip code: 04922
CAUTION: This email originated from outside the organization. Do not click links or open attachments until you confirm that the sender is trusted, sent the message intentionally, and the content is safe. Recognizing the sender

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From: [Nobody](#)
To: [Sam Manco](#)
Subject: Pre-Foreclosure Reporting Form Submission
Date: Wednesday, August 9, 2023 2:18:42 PM

Your pre-foreclosure reporting form has been successfully submitted to the Bureau of Consumer Credit Protection. Here is a copy of your submission.

Mortgage Information

Company providing the notice: Doonan, Graves & Longoria, LLC
Owner of the mortgage: Wilmington Trust, National Association, Not in Its Individual Capacity, but Solely as Trustee for MFRA Trust 2015-1
What term best describes the owner of the mortgage?: Private mortgage lender
Filer's Email Address: sm@dgandl.com
Contact information for persons having the authority to modify the mortgage to avoid foreclosure: Planet Home Lending, LLC
Loss Mitigation Department/Loan Resolution
321 Research Parkway
Suite 303
Meriden, CT 06450
855-884-2250

Consumer Information

Consumer First name: Arthur
Consumer Middle Initial/Middle Name: B.
Consumer Last name: Farris
Consumer Suffix: IV
Property Address line 1: 138 Oakwood Lane
Property Address line 2:
Property Address line 3:
Property Address City/Town: Burnham
Property Address State:
Property Address zip code: 04922
Property Address County: Waldo

Notification Details

Date notice was mailed: 8/9/2023
Amount needed to cure the default: 40,950.21
Consumer Address line 1: 160 Belmont Avenue
Consumer Address line 2:
Consumer Address line 3:
Consumer Address City/Town: Belfast
Consumer Address State: ME
Consumer Address zip code: 04915
CAUTION: This email originated from outside the organization. Do not click links or open attachments until you confirm that the sender is trusted, sent the message intentionally, and the content is safe. Recognizing the sender

does not guarantee safety. If it seems odd, please contact support or the sender directly.



Doonan, Graves &

ATTORNEYS AT LAW | EXCI

100 CUMMINGS CENTER
BEVERLY, MASSACHUSETTS



9414 7266 9904 2212 7562 75

BOSTON MA 020

9 AUG 2023 PM 5:11

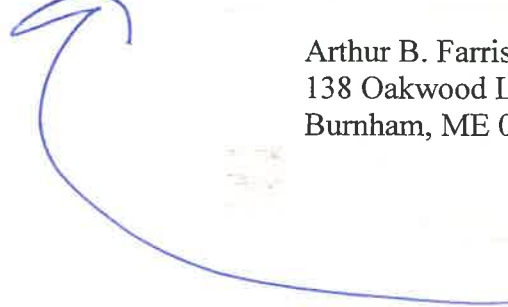
FIRST CLASS



US POSTAGE

ZIP 01915
02 7H
0001338074

01915



Arthur B. Farris, IV
138 Oakwood Lane
Burnham, ME 04922

1st NOTICE 8-11 ✓
2nd NOTICE 8-16 ✓
RETURNED 8-26 ✓

NIXIE 01546 09/06/2023

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESSED
UNABLE TO FORWARD
SORT IN MANUAL ONLY NO AUTOMATIC
BC: 56998999955

UTFK1: 9333190215

04922-314
56998999955

SM



Doonan, Graves & Lo

ATTORNEYS AT LAW | EXCELLENCE

100 CUMMINGS CENTER, SU
BEVERLY, MASSACHUSETTS 01915

CELESTIAL MAIL

0008/30/23

NIXIE
015 DE 1
RETURN TO SENDER
UNCLAIMED
UNABLE TO FORWARD
*1669-03000127-31
BC: 01915611599

Arthur B. Farris, IV
160 Belmont Avenue
Belfast, ME 04915

NC
8-11



US POST
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66023

SM

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04915-7562

RETURN TO SENDER
NOT DELIVERABLE AS ADDRESS
UNABLE TO FORWARD

BC: 01915611599 *1721-0990